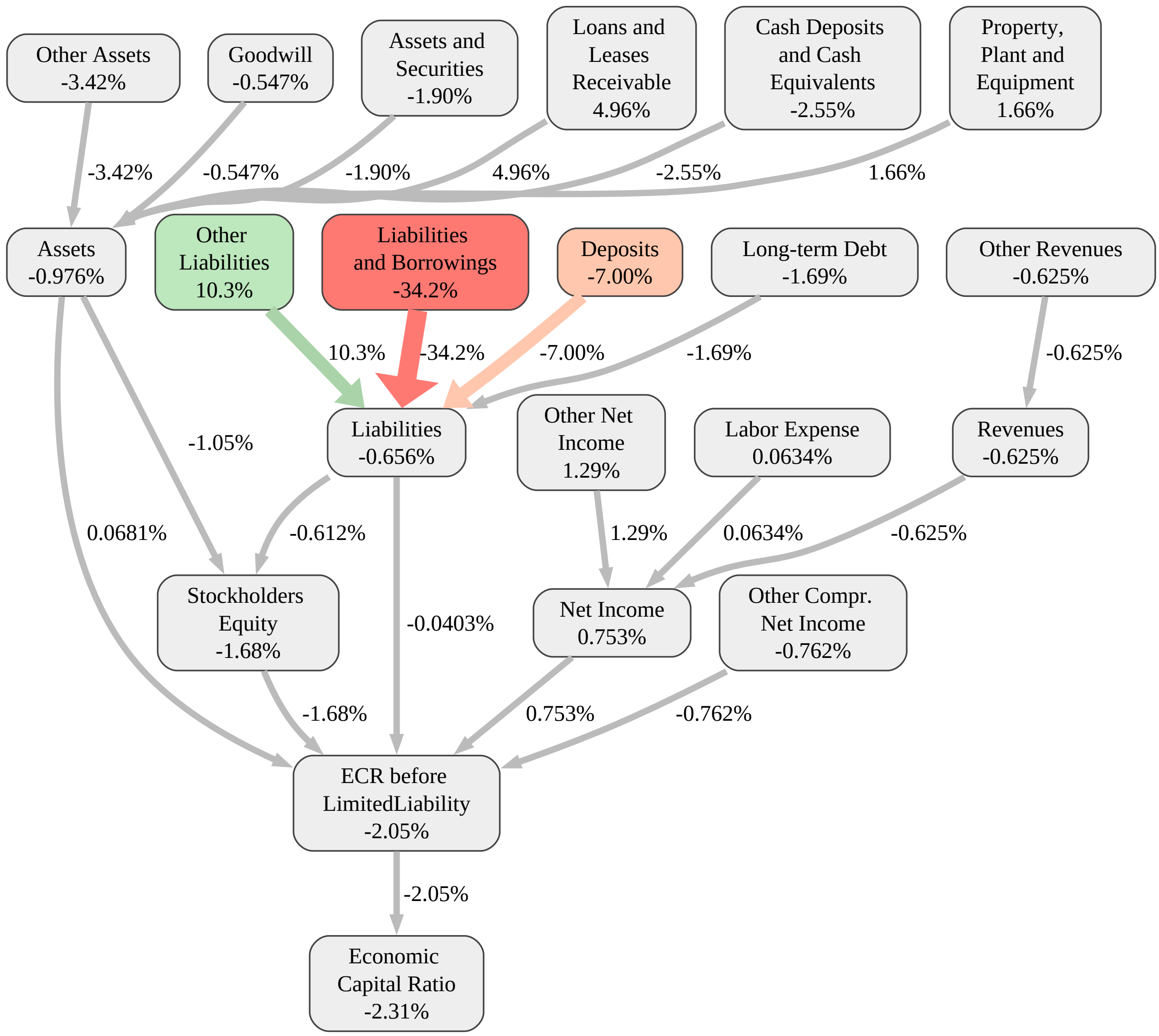
STATE BANKS 2012

First Citizens Bancshares INC DE
Rank 56 of 78



RealRate

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FirstCitizensBank

The relative strengths and weaknesses of First Citizens Bancshares INC DE are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of First Citizens Bancshares INC DE compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points.The greatest weakness of First Citizens Bancshares INC DE is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	721,405
Cash Deposits and Cash Equivalents	590,801
Deposits	17,577,274
Fees	0
Goodwill	102,625
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,385,838
Loans and Leases Receivable	13,673,645
Long-term Debt	687,599
Occupancy	0
Other Assets	4,938,541
Other Compr. Net Income	-30,045
Other Expenses	115,103
Other Liabilities	-12,630,346
Other Net Income	310,131
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	854,476

Output Variable	Value in 1000 USD
Liabilities	19,020,365
Assets	20,881,493
Expenses	115,103
Revenues	0
Stockholders Equity	1,861,128
Net Income	195,028
Comprehensive Net Income	164,983
BaseVar	20,777,260
ECR before LimitedLiability	10%
Economic Capital Ratio	10%